Homeownership Education, Counseling and Training (HECAT) Fund Overview and Application Instructions 2021-2023

Homeownership Education, Counseling and Training (HECAT) Fund 2021-2023 Program Overview and Application for Funding Instructions

The Greater Minnesota Housing Fund (GMHF), Family Housing Fund (FHF), Minnesota Homeownership Center (the Center), and Minnesota Housing Finance Agency (Minnesota Housing) announce the anticipated availability of limited funds under the Homeownership Education, Counseling and Training (HECAT) Fund.

The focus of this Application for Funding (Application) is to provide financial support to eligible organizations to deliver a variety of homeownership education, advising and training services to Minnesotans. Eligible services include homebuyer education, 1:1 homebuyer services (financial wellness and homebuyer advising), home equity conversion mortgage counseling, and foreclosure prevention advising.

Role of Funding Partners

Four Funding Partners have come together to offer HECAT resources through a single statewide Application process. Each of the Funding Partners contributes financial resources and participates in the grant-making process. Below is a summary of each partners' role in this Application.

Minnesota Housing: Provides technical assistance to applicants, participates in the initial review and selection committee review scoring process, and participates in determining award amounts. Minnesota Housing's Board approves final awards. Minnesota Housing is responsible for administering grant contracts, financial reporting and monitoring.

Minnesota Homeownership Center: Provides technical assistance to applicants, participates in the initial review and selection committee review scoring process, and participates in determining award amounts. The Center's Board of Directors approves final awards. The Center is responsible for program-related reporting for the HECAT Fund. The Center provides standards, program models, and certification and training opportunities that support HECAT programs. The Center provides program-related technical assistance and participates in monitoring of the funding recipients.

Greater Minnesota Housing Fund: Participates in selection committee review scoring process and determining and approving award amounts. GMHF's Board of Directors approves final awards.

Family Housing Fund: Participates in selection committee review scoring process and determining and approving award amounts. FHF's Board of Directors approves final awards.

Funds Available and Funding Priorities

Approximately $3,000,000 is anticipated to be available statewide over a two-year period (October 1, 2021 – September 30, 2023). This amount is subject to change prior to selections and is contingent upon funding contributions. The use of some funds may have donor-imposed restrictions.

While there is no maximum proposal amount for this Application, available funds are limited. HECAT Funding Partners strive for an equitable geographic distribution of funds, as well as to ensure to the best of their ability that services are provided on a statewide basis.

Funding Partners will give priority in awarding HECAT Funds to applications that demonstrate intent and ability to serve underserved populations, as defined by the Funding Partners as:

- o Low- to moderate-income households (<80% State or Area Median Income)
- o Individuals and/or households of color (BIPOC households)
- o Single heads of households with minor children
- o Individuals with disabilities

This Application is subject to all applicable federal, state, and municipal laws, rules, and regulations. Minnesota Housing reserves the right to modify or withdraw this Application at any time and is not able to reimburse any applicant for costs incurred in the preparation or submission of applications. It is the policy of Minnesota Housing and the HECAT Funding Partners to further fair housing opportunities in all Minnesota Housing programs and to administer its housing programs affirmatively, so that all Minnesotans of similar income levels have equal access to programs regardless of race, color, creed, religion, national origin, sex, sexual orientation, marital status, status with regard to receipt of public assistance, disability, or family status.

Beginning with the 2021-2023 program year, the HECAT Funding Partners are instituting a new structure that includes a combination of a base award and client outcomes. To review the preliminary changes, see Appendix A Funding Structure, Disbursements and Client Outcomes. The proposed structure is subject to change prior to the Grant Contract.

Eligible Applicants

Eligible Applicants include the following:

- Local units of government and political subdivisions;
- A nonprofit organization as defined in Minn. Stat. 462A.03 Subd. 22, as such may subsequently be amended, modified or replaced;
  - o a housing and redevelopment authority,
  - o a partnership, joint venture, corporation, or association established for purpose not involving pecuniary gain to the members, partners, or shareholders,
  - o a private nonprofit corporation (established under and in compliance with Chapter 317A).
    - If a non-profit corporation:
      - It also has a current 501(c)(3) determination letter from the Internal Revenue Service
      - It is in good standing and authorized to do business in Minnesota

Eligible Use of Funds

HECAT may be used to support one or more of following activities:

Homebuyer Services, which may include:
- *Homebuyer Education.* In-person and/or virtual group homebuyer education (workshops/clubs) utilizing Home Stretch or other approved curriculum to teach the steps of the home buying process and prepare consumers for successful home ownership. Workshops are typically eight hours and delivered in single- or multi-day sessions. Clubs are typically 12 or more hours delivered over the course of several months.

- *1:1 Homebuyer Services.* This includes Financial Wellness and Homebuyer Advising. Both types of 1:1 Homebuyer Advising Services are provided to clients with a goal of homeownership to assess mortgage readiness, determine affordability, provide home buying information and referrals, and develop customized action plans. Financial Wellness is designed for anyone considering buying a home as a primary residence

who has significant barriers to mortgage readiness (long-term). Homebuyer Advising is designed for those who have few or no barriers to mortgage readiness (short-term).

Foreclosure Prevention Advising, which may include:
- Providing information to homeowners regarding the foreclosure process, prevention options and referral services.
- Triage, assessment, and development of action plans with homeowners, and communication with lenders/servicers regarding workout options.

Home Equity Conversion Mortgage Counseling, which may include:
- Tailored one-on-one counseling to help consumers make informed decisions regarding Home Equity Conversion Mortgage and Reverse Mortgage programs.

Note: Applicants that are awarded funding for HECAT programs are required to follow all guidelines as established in the HECAT Manual of Minnesota Housing and the Standards Guide of the Minnesota Homeownership Center, including the Program Models for homebuyer services and foreclosure advising. All applicants should review the HECAT Manual and Standards Guide prior to completing a proposal. The manual and guide may be updated from time to time during the grant period.

Dates and Submission Information

The HECAT Application for Funding must be completed and submitted through the online Application for Funding portal. Download the following HECAT Application materials below or from the Minnesota Housing website to assist with preparing for submittal:
- The HECAT Manual
- The Standards Guide
- Organizational Capacity Review Form
- The Application for Funding Workbook via Microsoft Excel
- Applicant Certification Signature Page

Application Due Date
The online Application must be submitted no later than **3:00 p.m. on Tuesday, May 25, 2021**

Complete and submit all 2021-2023 online Application and the materials in the forms provided by Minnesota Housing to be considered for funding. The following will not be accepted:

- A partial or incomplete submission.
- Applications submitted on forms that were **not** provided by Minnesota Housing for 2021-2023 HECAT Fund.
- Previous application documents and/or workbooks.
- Emailed, faxed, mailed, hand delivered, or late submissions.

Submission Instructions
The online Application is the only method for submitting your HECAT Application for Funding. Applications submitted any other way will not be accepted.

Review the attached *The Application for Funding Questions* sections and *Tips on Completing the online Application for Funding* to prepare your submission prior to transferring your agency's response into the online Application.

Contact Que Vang at 651.296.7613 if you are having any trouble using the online Application. We encourage you to submit your application materials 1-2 days before the due date to avoid missing the deadline due to technical issues.

Award Notification
Notification of HECAT Fund awards will be posted on Minnesota Housing's website in September, pending final approval of all Funding Partners' board approvals. Grant Contracts will be emailed to Grantees before October 1, 2021.

Selection Process

Organizational Capacity:
Minnesota Housing will conduct an organizational capacity review of each applicant that is a nonprofit organization. The organizational capacity review is not an audit or a guarantee of the organization's financial health or stability. Rather, it assesses the organization's capacity to carry out the Program, if funded.

All nonprofit organizations must complete either the Organization Capacity and Review Form – Nonprofit Organizations and submit all required documentation. All other applicants are not required to complete an Organization Capacity and Review form.

Reviewers Scoring:
Applications will be reviewed for eligibility. Once determined eligible, each application will be scored by two reviewers. Applications that receive a total score of 30 or higher will move forward to the Selections Scoring for further review or funding determination. Scoring 30 points or higher does not guarantee funding.

Each application will be scored on the following criteria by the Reviewers:

Section:	Maximum Points
Program Areas and Information	30 points
Service Goals & Past Experience	20 points
Budget and Leverage	10 points
Total Points for Reviewers Scoring	60 points

Selections Committee Scoring
A representative from each Funding Partner participates in the selection committee scoring. All applications are scored from a scale of one through ten then averaged for a final score. The selection committee evaluates each applicant's using the following areas as guidelines:

Criteria:	Maximum Points
Staffing and agency capacity to deliver program(s)	10 points
Feasible delivery plan	10 points
A viable funding plan	10 points
Need and geographic coverage	10 points
Total Points for Reviewers Scoring	40 points

Funding Determination
Applicants' final score are placed in tiers and a dollar range is assigned to each tier. Tier assignments are based on the number of households served in the previous 18 months, goals outlined in the current proposal, and application score. Additional considerations include:

- Demonstrated experience
- Achieving production goals
- Minimum decrease or a maximum increase from previous year awards
- Funding restrictions

Grant ranges are based on goals and amount of funding available for the grant period.

Final Recommendations and Award
Each Funding Partner will present to their Boards of Directors to receive approval. Once all Boards of Directors approve the funding recommendations, final awards will be announced in September 2021 and grant contracts will follow.

Application for Funding Information Sessions and Technical Assistance Webinars

Two information and Q&A sessions will be held to present the new HECAT funding structure that includes a combination of a base award and client outcomes (see Appendix A for details).

A technical assistance webinar will provide an overview on completing the application and the online application system as well an opportunity to discuss HECAT approved services, reporting requirements and ask questions about this application.

Applicant participation in at least one information session and the technical assistance webinar is strongly recommended. Register in advance using the links provided below.

	Information Session 1	**Information Session 2**	**Technical Assistance Webinar**
Date:	Tuesday, May 4, 2021	Wednesday, May 5, 2021	Tuesday, May 11, 2021
Time:	10:00 AM – 11:00 AM	1:00 PM – 2:00 PM	10:30 AM – 12:00 PM
	Register for Info Session 1	**Register for Info Session 2**	**Register for TA Webinar**

A recording of the information sessions and technical assistance webinar will be posted on Minnesota Housing's website.

Program Contacts

If you have questions regarding the application or would like technical assistance with your application, please contact:

Structure and Application Questions	**Online Application/Document Upload Questions**
Dana Snell	Que Vang
Minnesota Homeownership Center	Minnesota Housing
651.236.8972 *or* 866.462.6466 x972	651.296.7613
dana@hocmn.org	que.vang@state.mn.us

Homeownership Education, Counseling and Training (HECAT) Fund 2021-2023 Application for Funding Questions

This section is intended to help applicants prepare to submit their application through the online Application for Funding portal. Review this section in full prior to beginning the Application.

REQUIRED DOCUMENTS for the HECAT Application for Funding

The following documents must be completed and uploaded with your Application via the online Application for Funding portal. Applications without all required documents will be considered incomplete and will not be reviewed. All application materials can be downloaded from the Minnesota Housing website.

1. Complete Application for Funding Workbook
2. Applicant Certification Signature Page
3. Organization Capacity and Review Form
4. Organization's 501(c)(3) tax status determination letter, if required in Applicant Overview section
5. Organization's most recent 990 Tax Form *or* Financial Audit, if required in Applicant Overview section
6. Curriculum Outline, if applicable in Homebuyer Education section

See the chart below for the required submission format and the naming convention for each document:

Document(s)	Format Required	Naming Convention
501(c)(3) *(Applicable for **new nonprofit applicants**)*	PDF	501c3_*Agency Name*
Financial documentation *(Applicable for **all nonprofit applicants**)*	PDF	Org Capacity_*Agency Name*
Application for Funding Workbook *(REQUIRED for **all applicants**)*	Excel	Workbook_*Agency Name*
Applicant Certification Signature Page *(REQUIRED for **all applicants**)*	PDF	Signature page_*Agency Name*
Curriculum Name and Outline, *(REQUIRED if not using an already-approved Homebuyer Education curriculum)*	PDF	Curriculum_*Agency Name*

SECTION ONE – Applicant Information

Organization Name * *Use the organization's full legal name, as it should appear on the HECAT Grant Contract if awarded funds*

500 characters permitted for response

Current HECAT Funding Status * *(Only one response may be selected)*

☐ **Not Currently HECAT Funded**

    A. Organization's Mission Statement **:**

        1000 characters permitted for response

    B. Year your organization was established (yyyy) *: _____

C. Year Organization started providing homeownership education and/or advising (yyyy) ***** : ____

☐ **Currently HECAT Funded**

Entity Type ***** *(Only one response may be selected)*

☐ **Non-Profit with 501(c)(3) status**
1. Download the Organization Capacity and Review Form, complete in full, sign and upload. *****
Click to Upload

2. Upload the financial document requested, per the Organization Capacity and Review Form. *****
Click to Upload

3. If "Not Currently HECAT Funded" was selected previously, upload the 501(c)(3) with IRS.
Click to Upload

☐ **Governmental Entity or Subdivision**

Partner Organization Information

Is your organization proposing to fund other organization(s) or contractor(s) to provide **direct client services**? This means passing funds received under HECAT on to organizations/contractors that will also be providing HECAT-related services in partnership with your organization. The applicant organization will be responsible for management and oversight of any direct service partnerships. *****

☐ **No**
☐ **Yes** *If "Yes" is selected, answer these additional questions:*
A. Name(s) of the partner organization(s) and/or contractor(s). Be sure to include these partner organizations in the **Vendor Relationships worksheet** in the **Application for Funding Workbook**. *****
500 characters permitted for response

B. Specify the roles and responsibilities of each partner organization and/or contractor and why this collaboration is a good fit. *****
1,000 characters permitted for response

SECTION TWO – Program Areas and Information

Indicate the HECAT program area(s) for which you are applying for funding. For each program you select, you must also indicate whether the program is new or if it is a program currently funded by HECAT. For program descriptions, see the [Eligible Use of Funds](#) section above.

HOMEBUYER EDUCATION

Is Homebuyer Education (Workshops or Clubs) included in your HECAT proposal for 2021-2023? *****
☐ No (if No, then skip to 1:1 Homebuyer Services: Financials Wellness)
☐ Yes (if Yes, then answer next question)

A. **Is this a new Program Area that is not currently HECAT-funded?** *****
☐ New
☐ Currently Funded

B. **Indicate the curriculum you are using** *(Only one response may be selected)*: *
   - ☐ Home Stretch
   - ☐ Pathways Home
   - ☐ Realizing the American Dream
   - ☐ Other*

   * Currently, Home Stretch, Pathways Home, and Realizing the American Dream are the only approved curricula. If you are using a different curriculum, you must upload a document with the name and an outline of the curriculum to be considered for approval. Upload it as a PDF using the document title format "Curriculum_Agency Name."

   Click to Upload

C. **What format is used to delivery Homebuyer Education? (check all that apply)** *
   - ☐ In-person
     List the city(s) where workshops will be delivered

500 characters permitted for response

   - ☐ Virtual

D. **Other than English, list additional languages your Homebuyer Education will be taught in:** *

250 characters permitted for response

1:1 HOMEBUYER SERVICES: FINANCIAL WELLNESS

Is 1:1 Homebuyer Services: Financial Wellness included in your HECAT proposal for 2021-2023? *
   - ☐ No (if No, then skip to *1:1 Homebuyer Services: Homebuyer Advising*)
   - ☐ Yes (if Yes, then answer next question)

   A. **Is this a new Program Area that is not currently HECAT-funded?** *
      - ☐ New
      - ☐ Currently Funded

1:1 HOMEBUYER SERVICES: HOMEBUYER ADVISING

Is 1:1 Homebuyer Services: Homebuyer Advising included in your HECAT proposal for 2021-2023? *
   - ☐ No (if No, then skip to *Home Equity Conversion Mortgage (HECM) Counseling*)
   - ☐ Yes (if Yes, then answer the next question)

   A. **Is this a new Program Area that is not currently HECAT-funded?** *
      - ☐ New
      - ☐ Currently Funded

HOME EQUITY CONVERSION MORTGAGE (HECM) COUNSELING

Is Home Equity Conversion Mortgage (HECM) Counseling included in your HECAT proposal for 2021-2023? *
- ☐ No (if No, skip to *Foreclosure Prevention Advising*)
- ☐ Yes (if Yes, then answer the next question)

    A. **Is this a new Program Area that is not currently HECAT-funded? ***
- ☐ New
- ☐ Currently Funded

FORECLOSURE PREVENTION ADVISING

Is Foreclosure Prevention Advising included in your HECAT proposal for 2021-2023? *
- ☐ No (if No, then skip to *All Programs Proposed for Funding*)
- ☐ Yes (if Yes, then answer the next question)

    A. **Is this a new Program Area that is not currently HECAT-funded? ***
- ☐ New
- ☐ Currently Funded

ALL PROGRAMS PROPOSED FOR FUNDING

Answer the following questions for all of the programs for which your organization is requesting funding. If you're requesting funds for multiple programs, indicate where differing approaches will be used and note any other differences between programs.

Organization Capacity: Describe your organizational capacity to deliver services.

    A. Any changes or challenges your organization is experiencing, e.g. turnover in board, organizational leadership, program management or staff. How do these changes impact your homeownership education and advising program(s) and your organization overall? *

> *2,500 characters permitted for response*

    B. Describe staff experience delivering homeownership education and advising program(s) or like programs if new to these services. *

> *2,500 characters permitted for response*

    C. Describe how your organization and program has adapted to meet needs of the current housing environment. *

> *2,500 characters permitted for response*

Serving BIPOC Households: What steps has your organization taken or will your organization take to fulfill the objectives to serve BIPOC households? Examples include strengthening relationships with BIPOC communities, increasing staff diversity, improving cultural competency and targeting program marketing to BIPOC households. Please be specific. *

> *2,500 characters permitted for response*

Geographic Distribution and Partnerships – We strive for an equitable geographic distribution of funds in order to meet the needs of consumers, while ensuring that services will be provided throughout the state.

A. List each city in which your organization has a physical office location. Then, list the county or counties that make up your organization's service area. *

Office Locations (city or cities):	*500 characters permitted for response*
County or Counties Served:	*500 characters permitted for response*

B. Are any of the office locations or counties served listed above an expansion to a new geographic area your organization has not served in the past? *
☐ No
☐ Yes (if Yes, then answer the next question)

1. Describe the reason for the change in service area and the need for the expansion. Include whether other organizations are currently providing homeownership education and advising services in the new geographical area, and if so, how you are collaborating. *

> *500 characters permitted for response*

C. Describe ways your organization is involved in your local housing/homeownership community that advances equitable access to homeownership for underserved populations (Low- to moderate-income, BIPOC households, single-parent households, individuals with disabilities). Be specific about how this involvement creates opportunities for underserved communities to access your homeownership education and advising program(s). For example, describe partnership with affordable rental housing property to share information about financial wellness service with tenants. *

> *2,500 characters permitted for response*

SECTION THREE – Service Goals & Past Experience

For returning applicants, we will evaluate progress towards goals using the results reported in CounselorMax and HomeKeeper. For applicants not currently HECAT funded or new programs, we will evaluate your experience delivering similar programs.

☐ **Not currently HECAT funded:**

A. Complete the ***Demonstrated Experience Chart*** below to indicate the actual number of households served during the 18 month period of **October 1, 2019 – March 31, 2021** for ALL of the programs for which your organization is requesting funding: *

Homebuyer Education *or* Similar Workshops/Clubs	# of Workshops held # of Households completed the Workshops
1:1 Homebuyer Services: **Financial Wellness** *or* Similar Program	# of Households Counseled
1:1 Homebuyer Services: **Homebuyer Advising** *or* Similar Program	# of Households Counseled

Home Equity Conversion Mortgage (HECM) Counseling	# of Households Counseled
Foreclosure Prevention Advising	# of Households Counseled

☐ **Currently HECAT funded:**

A. Are you requesting funding for a new program area your organization has not received funding for previously? *

 ☐ No (if No, skip to *next question*)

 ☐ Yes (if Yes, then complete the chart)

 1. Complete the ***Demonstrated Experience Chart*** below to indicate the actual number of households served during the 18 month period of **October 1, 2019 – March 31, 2021** for the programs for which your organization is requesting NEW funding: *

Homebuyer Education *or* Similar Workshops/Clubs	# of Workshops held # of Households completed the Workshops
1:1 Homebuyer Services: **Financial Wellness** *or* Similar Program	# of Households Counseled
1:1 Homebuyer Services: **Homebuyer Advising** *or* Similar Program	# of Households Counseled
Home Equity Conversion Mortgage (HECM) Counseling	# of Households Counseled
Foreclosure Prevention Advising	# of Households Counseled

B. At mid-cycle (October 1, 2019 –March 31, 2021), an estimated 75% of the current goal should have been met. If you have served less than 75% of your 2019-2021 HECAT contract goal in any program area, please explain the contributing factors. *

 | *1,000 characters permitted for response* |

C. Compare the current contract goals to the proposed goals. If your proposed goals for 2021-2023 are more than 20% greater or less than the 2019-2021 HECAT contract goal, describe the reason for the increase or decrease. *

 | *1,000 characters permitted for response* |

SECTION FOUR – Application for Funding Workbook

Instructions: Download the [Application for Funding Workbook.](#)

All applicants must complete and submit the Application for Funding Workbook. All tabs, listed below, must be completed according to the instructions in the Workbook.

- General Info
- Staff Exp & Training
- Outreach Plan
- Leverage

- Staff Salaries
- Budget
- Vendor Relationships

The completed workbook must be uploaded in **Excel format** using the document title format "Workbook_*Agency Name*." ***** *Click to Upload*

SECTION FIVE – HECAT Application for Funding Signature Page

Instructions: Download the [Applicant Certification Signature Page.](#)

All applicants must complete and submit the Application Certification Signature Page. Enter the Date, Printed Name, Title, Organization, Phone Number, and Email Address for the authorized signer for organization and electronically sign. Electronic signatures are accepted. If an electronic signature is not used, print, sign, scan the completed signed document, and upload as a PDF using the document title format "SignaturePage_*Agency Name*." ***** *Click to Upload*

Appendix A

Homeownership Education, Counseling and Training (HECAT) Fund 2021-2023 Funding Structure, Disbursements and Client Outcomes

Beginning the 2021-2023 program term, the HECAT Funding Partners are instituting a new structure that includes a combination of a base award and client outcomes. This structure is subject to change prior to the grant contracts and may be amended at any point of the contract term by Minnesota Housing and the Funding Partners.

Proposed Funding Structure and Disbursements

The below chart illustrates the proposed funding structure and disbursement frequency. Items below are subject to change prior to the grant contract.

Funding structure for each program area:

Performances	Proposed Award	Proposed Disbursement Frequency
Base	80% for each program area	Up to 5 disbursements
Meets Expectation	20% for each program area	Up to 2 disbursements
Exceed Expectation	20% for each program area	Up to 2 disbursements
Potential Total Award	**120% for each program area**	**Up to 9 total disbursements**

The grantee's total award will be based on satisfaction of performance and when the grantee meets or exceeds the expected client outcomes. HomeKeeper, the client management system, will be updated to collect the outcomes measures.

Client Outcomes

The following charts below illustrates each program areas' proposed client outcomes, the measurements which will impact the grantees' total award and disbursements. Attend the Information Sessions to learn more.

Homebuyer Education

Outcomes for Homebuyer Education	Meets Expectations	Exceeds Expectations
Clients attend homebuyer education prior to signing a purchase agreement	55% of clients	75% of clients
Clients who participate in homebuyer education prior to having a purchase agreement also participate in financial wellness or homebuyer advising	55% of clients	75% of clients
Clients demonstrate increased knowledge in the homebuying process	75% of clients	95% of clients
Organization demonstrates support of BIPOC households	Proportion of BIPOC households served equals the median number of BIPOC renters in service area.	Proportion of BIPOC households served exceeds the median number of BIPOC renters in service area by 20%.

1:1 Homebuyer Services: Financial Wellness

Outcomes for Homebuyer Service: Financial Wellness	Meets Expectations	Exceeds Expectations
Clients remain engaged in financial wellness programming	60% engaged for 6 months	60% engaged for 9 months
Clients improve their mortgage readiness score	75% improve mortgage readiness score	95% improve mortgage readiness score
Clients indicate increased comfort in working with an advisor to reach long-term homeownership goals	75% of clients	95% of clients
Organization demonstrates support of BIPOC households	Proportion of BIPOC households served equals the median number of BIPOC renters in service area	Proportion of BIPOC households served exceeds the median number of BIPOC renters in service area by 20%.

1:1 Homebuyer Services: Homebuyer Advising

Outcomes for Homebuyer Services: Homebuyer Advising	Meets Expectations	Exceeds Expectations
Clients participating voluntarily obtain a purchase agreement within 6 months of participating in a counseling sessions	50% of clients	70% of clients
Clients demonstrate increased confidence in ability to navigate the homebuying process	75% of clients	95% of clients
Organization demonstrates support of BIPOC households	Proportion of BIPOC households served equals the median number of BIPOC renters in service area	Proportion of BIPOC households served exceeds the median number of BIPOC renters in service area by 20%.

Home Equity Conversation Mortgage Counseling (HECM)

Outcomes for HECM	Meets Expectations	Exceeds Expectations
Clients indicates a basic understanding of HECM and alternatives	75% of clients	95% of clients
Clients indicate an increased confidence in making a decision about their mortgage financing	75% of clients	95% of clients

Foreclosure Advising

Outcomes for Foreclosure Advising	Meets Expectations	Exceeds Expectations
Clients participate in services before they are 90 days late on their mortgage or other payments threatening their housing stability (e.g. HOA dues, property taxes, etc.)	35% of clients	55% of clients
Clients avoid foreclosures	65% of clients	85% of clients
Clients report increased confidence in being able to understand and make a decision about their housing	75% of clients	95% of clients
Organization demonstrates support of BIPOC households	The percent of BIPOC households served avoiding foreclosure equals the percent of white households served avoiding foreclosure, e.g. 55% of white households avoid foreclosure and 55% of BIPOC households avoid foreclosure.	Not applicable

Minnesota BIPOC Renter Households by County

For service areas that include multiple counties, the median % of Renter Housing Units used to determine whether grantee meets or exceeds expectations will be calculated by taking the midpoint across all counties in the service area. The exact median for each grantee will be calculated and included in the HECAT contract. The following are provided as examples using the 2019 5YR Estimates from the American Community Survey. We anticipate having the 2020 census data to use for the 2021-2023 HECAT contracts.

	% of BIPOC Renter Housing Units
STATEWIDE (Median)	14.7
METRO (Median)	26.9
BY COUNTY (Median):	
Aitkin	8.8
Anoka	25.5
Becker	18.5
Beltrami	35.7
Benton	20.4
Big Stone	4.8
Blue Earth	16.5
Brown	18.5
Carlton	16.8
Carver	15.6
Cass	31.7
Chippewa	17.1
Chisago	4.5
Clay	19.9
Clearwater	18.7
Cook	30.9
Cottonwood	19.9
Crow Wing	5.8
Dakota	31.6
Dodge	16.1
Douglas	7.1
Faribault	13.2
Fillmore	8.0
Freeborn	22.2
Goodhue	11.6
Grant	8.5
Hennepin	40.6
Houston	7.6
Hubbard	8.9
Isanti	4.8
Itasca	9.5
Jackson	10.3
Kanabec	11.6
Kandiyohi	32.9
Kittson	2.2
Koochiching	11.7
Lac qui Parle	7.8
Lake	8.9
Lake of the Woods	3.9

	BIPOC as a % of Renter Housing Units
Le Sueur	18.3
Lincoln	8.0
Lyon	21.7
McLeod	6.4
Mahnomen	62.9
Marshall	5.1
Martin	10.5
Meeker	6.9
Mille Lacs	15.0
Morrison	6.4
Mower	31.7
Murray	12.5
Nicollet	16.2
Nobles	56.2
Norman	10.3
Olmstead	28.3
Otter Tail	10.9
Pennington	10.9
Pine	11.7
Pipestone	20.1
Polk	21.3
Pope	7.0
Ramsey	44.2
Red Lake	9.1
Redwood	15.6
Renville	16.0
Rice	19.3
Rock	3.7
Roseau	9.2
St. Louis	12.4
Scott	26.9
Sherburne	18.5
Sibley	21.9
Stearns	22.5
Steele	20.0
Stevens	19.9
Swift	14.7
Todd	14.5
Traverse	32.6
Wabasha	9.5
Wadena	10.5
Waseca	24.5
Washington	19.9
Watonwan	27.6
Wilkin	0.0
Winona	9.0
Wright	6.9
Yellow Medicine	18.8

Appendix B

Homeownership Education, Counseling and Training (HECAT) Fund 2021-2023 Tips for Completing the Online Application

The HECAT Fund Application for Funding will be completed and submitted through Minnesota Housing's online portal. To help the process go smoothly, here are a few tips and tricks. This document will be updated with additional questions and posted on our website while the application is open. The response date will be placed in front of the question in red so applicants can easily identify new questions.
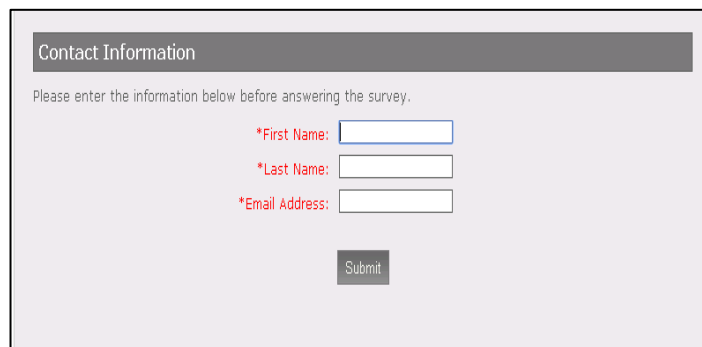
Before starting the online Application for Funding

- **Where do I find the application materials including the complete list of application questions?**
  All application materials can be found on [Minnesota Housing's website](#) and in the [Application for Funding Questions](#) section of this document

- **Where should I draft my responses to the online application form questions?**
  You may find it helpful to draft your answers in Microsoft Word and then copy and paste your answers into the online application.

- **Is there a character limit for responses?**
  Yes, to ensure that all responses to the questions are clear and precise, the online HECAT Application for Funding includes character limits. Refer to the [Application for Funding Questions](#) section for limits on each question. There will not be a character counter. This is another reason why it is important to draft the responses to the Application for Funding questions prior to transferring the responses. Use Microsoft Word's word count to stay within the allowable character limit of each question.

- **How do I prepare the additional documents that must be submitted through the online application form?**
  Review the [Application for Funding Questions](#) section for further details regarding what documents must be submitted by the applicant, naming conventions, and other document requirements.

- **Who should complete the online application form?**
  Applicants are strongly encouraged to determine **one person** that will enter responses and submit the application on behalf of your organization. Multiple applications from each nonprofit or governmental entity will **not** be accepted. While multiple users and emails can enter application responses under the same user and email, it is not recommended. Instead, it is recommended the responses to the [Application for Funding Questions](#) be drafted in Microsoft Word and transferred over by the identified individual when ready for submission.

- **Is the online application compatible with Chrome, Firefox, Explorer?**
  Yes. The online application may be completed and submitted through any internet browser.

Entering responses in the online application

- **How do I begin entering responses into the online application?**
Click on the link provided to access the HECAT [Online Application for Funding](#). On the first page of the application, you will begin by entering your name and email address. Remember to designate only **one** user and email. Only this user and email address will be able to reenter and make edits to the application (if applicable). If you plan to have more than one staff person at your organization work on the application (not recommended), everyone will need to use the same username and email address that was used to start the application. **Multiple submissions from the same applicant will not be accepted.**

Contact Information
Please enter the information below before answering the survey.

*First Name: [   ]
*Last Name: [   ]
*Email Address: [   ]

[Submit]

- **How do I move from page to page in the online application?**
Once you have entered your contact information and clicked SUBMIT, to move forward, click NEXT. To go back, click PREVIOUS. A progress bar at the top will let you know how far along you are in the application. A red asterisk next to a question indicates that the question is required. You must complete it before clicking NEXT. There is a max character limit per response. There will not be a character counter. This is another reason why it is important to draft the responses to the [Application for Funding Questions](#) prior to transferring the responses to the Online Application for Funding. Use Microsoft Word's word count to stay within the character limit.

- **Does my work get saved in the online application?**
Yes. The online application form will automatically save your work on each page once you select NEXT.

- **Does the online application time out? What happens to my work if my computer times out?**
With any online application, there is the potential that if the page is open too long, it may "time out." Please note that you can only stay on a single page of the online application for **one hour** before the application will time out through the application tool. Even though you may be answering questions, the system reads the lack of **page** movement as inactivity. Once it times out, your answers on that page will be lost. Answers on any previous pages will be saved. Don't forget that your browser can also time out. We will continue to recommend preparing your answers in Microsoft Word and transferring your responses into the online application when you're ready to submit.

- **What if I want to make a change to a previously completed question?**
Responses to questions can be revised at any time until the application due date and time.

  If you have exited or were timed out of the online application, you will need the name and email address the application was started under to access the questions.

  If you are in the online application form, you can go back to previous pages by clicking PREVIOUS at the bottom of each page.

Go to the question(s) and make your edits. Click NEXT at the bottom of the page when you are finished and the changes will be saved. Clicking NEXT does not submit your application. See the Submitting Your Application section below to ensure your revisions are submitted.

- **Do I have to use the same computer when working in the online application form?**
 No. You may access the online application from any computer with internet access. You will need the user and email address that the application was started under to continue where you left off.

- **Does the online application form have a spell check function?**
  Yes. The online application includes a spell check function. Misspelled words will show up with a red line underneath. Right click the word to see any suggested changes. The online application does not have a grammar check function. We recommend reviewing the [Application for Funding Questions](#) section to prepare your response and transferring your response to the online application.

- **Where do I enter the additional documents required as part of the application process?**
  The online application will automatically prompt you to upload the necessary supporting documentation to your Application for Funding throughout. Review the [Application for Funding Questions](#) section and the chart above to prepare your additional documentation. You will navigate to the location of the file on your computer by clicking Choose File and then press Upload to add it to your application. Maximum file size is 10 MB for each document uploaded. Be sure to upload the correct document with all completed information. Once the online application has been submitted, documents uploaded will be accepted and will be scored accordingly.
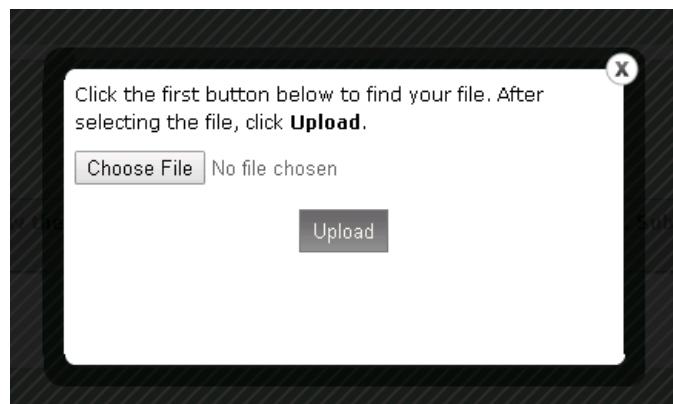
- **Will I be reminded that I have started the online application and have yet to submit it?**
  Yes. If the online application has been started but not been submitted before the user exits out of it, an email will be sent to the email address entered on the Contact Information page that the application is incomplete. Incomplete applications will not be considered or accepted by Minnesota Housing. An automatic email notification will also be sent once the application has been submitted. See below for further details.

Submitting Your Application

- **How do I submit my application?**
  Once you've completed all of the questions and uploaded the required documents, you will select FINISH. A confirmation screen will appear letting you know that the application was submitted and received by Minnesota Housing.

- **Will I receive a confirmation email that my application has been submitted?**
  Yes. You will also receive a confirmation email that includes your complete application. If you do not receive this email within 5 mins of selecting FINISH, check your Junk Email or email [Que Vang](#).

- **What if I need to make a change after submitting my application?**
  If you need to make changes to your submission **after** you press FINISH, go back to the [Online Application for Funding](#) link and enter the user name and email address used when you started the application. You will see a screen notifying you that your application has been submitted. Press EDIT to make changes to the application. Go through all pages, make any necessary changes and then press FINISH to re-submit. This will replace any previous submissions and will be the one reviewed by reviewers. You will be able to make edits and re-submit until the Application for Funding due date, Tuesday, May 25 at 12:00 a.m. **After 12:01 a.m., applicants who have previously completed the Application for Funding will no longer be able to edit or re-submit**.

- **Will the online application system accept late applications?**
  No. The online application system will automatically shut down at 3:01 p.m. on Tuesday, May 25. If an applicant has not submitted their application on or before 3:00 p.m., the online application system will not accept it. Therefore, we highly recommend submitting your application at least 1-2 days in advance of the due date.

  For more information on the Application, review the [Program Overview and Application for Funding Instructions](#) for further details.